



Order Filed on October 15, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1( b)**  
Denise Carlon, Esq.  
KML LAW GROUP, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
201-549-2363dcarlon@kmlawgroup.com  
Attorney for: U.S. Bank Trust Company,  
National Association, as Trustee, as  
successor-in-interest to U.S. Bank National  
Association, successor trustee to Wachovia  
Bank, N.A., as Trustee, in trust for and for  
the benefit of the Certificate holders of  
Multi-Class Mortgage

In Re:  
Laura A Mormile-Falk aka Laura A Mormile  
Debtor

Case No: 22-15172 CMG

Chapter: 13

Judge: Christine M. Gravelle

**CONSENT ORDER ALLOWING LATE PROOF OF CLAIM**

The relief set forth on the following page is hereby ordered **ORDERED**.

**DATED: October 15, 2024**

  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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Debtor: Laura A Mormile-Falk aka Laura A Mormile  
Case No.: 22-15172 CMG  
Caption: **CONSENT ORDER ALLOWING LATE PROOF OF CLAIM**

This matter, having been brought before the Court by Denise Carlon, Esq., KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank Trust Company, National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, successor trustee to Wachovia Bank, N.A., as Trustee, in trust for and for the benefit of the Certificateholders of Multi-Class Mortgage Pass-Through Certificates Series 2005-2, holder of a mortgage on real property known as 278S Shore Dr, Dover Township, NJ, 08753, with the consent of Brian W. Hofmeister, Esq., counsel for the Debtor.

It is hereby **ORDERED, ADJUDGED and DECREED** that Secured Creditor shall file a proof of claim within thirty (30) days of the date the parties execute this order; and

It is further **ORDERED, ADJUDGED and DECREED** that said proof of claim shall be deemed allowed; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor reserves their right to object to Secured Creditor's proof of claim.

I hereby agree and consent to the above terms and conditions:

Dated: 9/27/2024

/s/Denise Carlon

DENISE CARLON, ESQ., ATTORNEY FOR SECURED  
CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated: 10/02/2024

/s/ Brian W. Hofmeister with permission

Brian W. Hofmeister, ESQ., ATTORNEY FOR DEBTOR

In re:  
Laura A Mormile-Falk  
Debtor

Case No. 22-15172-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 15, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2024:

Recip ID	Recipient Name and Address
db	+ Laura A Mormile-Falk, 278 South Shore Drive, Toms River, NJ 08753-2653

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian W. Hofmeister	on behalf of Debtor Laura A Mormile-Falk bwh@hofmeisterfirm.com j119@ecfbis.com
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust Company National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, successor trustee to Wachovia Bank, N.A., as Trustee, in trust for and for the be dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
R. A. Lebron	on behalf of Creditor JPMorgan Chase Bank National Association bankruptcy@fkslaw.com

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User: admin

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Date Rcvd: Oct 15, 2024

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6